

<i>SERFF Tracking Number:</i>	<i>GPML-125668368</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Government Personnel Mutual Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39189</i>
<i>Company Tracking Number:</i>	<i>58Q PUAR08</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2001 CSO - PUAR</i>		
<i>Project Name/Number:</i>	<i>2001 CSO - PUAR/58Q PUAR08</i>		

## Filing at a Glance

Company: Government Personnel Mutual Life Insurance Company

Product Name: 2001 CSO - PUAR

SERFF Tr Num: GPML-125668368 State: ArkansasLH

TOI: L07I Individual Life - Whole

SERFF Status: Closed

State Tr Num: 39189

Sub-TOI: L07I.101 Fixed/Indeterminate

Co Tr Num: 58Q PUAR08

State Status: Approved-Closed

Premium - Single Life

Filing Type: Form

Co Status: Approved

Reviewer(s): Linda Bird

Authors: Linda Boydston, Norma

Disposition Date: 06/05/2008

Castillo

Date Submitted: 06/02/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 2001 CSO - PUAR

Status of Filing in Domicile: Pending

Project Number: 58Q PUAR08

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Pending Approval in Texas.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/05/2008

State Status Changed: 06/05/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This filing contains no unusual or controversial items from normal Company or industry standards.

Form 58Q PUAR08 – Additional Paid-Up Life Insurance Rider

SERFF Tracking Number: GPML-125668368 State: Arkansas  
Filing Company: Government Personnel Mutual Life Insurance Company State Tracking Number: 39189  
Company Tracking Number: 58Q PUAR08  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: 2001 CSO - PUAR  
Project Name/Number: 2001 CSO - PUAR/58Q PUAR08

This form will be added to level premium, permanent life insurance policies. It provides for the application of premiums to purchase amounts of paid-up life insurance, where premium options include the following: (1) one premium payment, (2) level premiums paid in the same mode and at the same time as on the basic policy, and (3) combination of single and level premiums, as set forth on the policy schedule. Issue ages are same as on the basic policies, and generally range from age 0 through 75. Available to male and female insureds, smoker and nonsmoker risk classes. Premiums are based on net single premiums. Illustrated.

Actuarial memorandum is included in the filing. Appropriate information regarding (1) effective date, (2) amount of this rider, (3) premiums, and (4) termination date will be printed by computer on Page 3 (Schedule Page) of the policy. A specimen Schedule Page is enclosed along with a specimen Statement of Policy Cost and Benefits.

This form is a new submission. It has not previously been disapproved. It is not intended to supersede a form previously submitted but not yet approved.

This form will be used with 58P LIF08 (submitted under separate cover) and will be individually solicited through licensed agents.

These forms are in final print format; however we reserve the right to change the format of the forms due to technological advances.

## Company and Contact

### Filing Contact Information

Linda Boydston, Manager, Regulatory Filing & alb@gpmlife.com  
Compliance

2211 N.E. Loop 410 (800) 938-4765 [Phone]  
San Antonio, TX 78217 (210) 357-6722[FAX]

### Filing Company Information

Government Personnel Mutual Life Insurance CoCode: 63967 State of Domicile: Texas  
Company  
2211 N.E. Loop 410 Group Code: Company Type: LAH

<i>SERFF Tracking Number:</i>	<i>GPML-125668368</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Government Personnel Mutual Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39189</i>
<i>Company Tracking Number:</i>	<i>58Q PUAR08</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2001 CSO - PUAR</i>		
<i>Project Name/Number:</i>	<i>2001 CSO - PUAR/58Q PUAR08</i>		

P.O. Box 659567

San Antonio, TX 78217

(800) 938-4765 ext. 2814[Phone]

Group Name:

FEIN Number: 74-0651020

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State ID Number:

SERFF Tracking Number: GPML-125668368 State: Arkansas  
Filing Company: Government Personnel Mutual Life Insurance State Tracking Number: 39189  
Company  
Company Tracking Number: 58Q PUAR08  
TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single  
Life  
Product Name: 2001 CSO - PUAR  
Project Name/Number: 2001 CSO - PUAR/58Q PUAR08

## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? Yes  
Fee Explanation: TX filing for approval = \$100.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Government Personnel Mutual Life Insurance Company	\$100.00	06/02/2008	20627603

<i>SERFF Tracking Number:</i>	<i>GPML-125668368</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2001 CSO - PUAR</i>		
<i>Project Name/Number:</i>	<i>2001 CSO - PUAR/58Q PUAR08</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Linda Bird	06/05/2008	06/05/2008

<i>SERFF Tracking Number:</i>	<i>GPML-125668368</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>58Q PUAR08</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2001 CSO - PUAR</i>		
<i>Project Name/Number:</i>	<i>2001 CSO - PUAR/58Q PUAR08</i>		

## Disposition

Disposition Date: 06/05/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GPML-125668368 State: Arkansas

Filing Company: Government Personnel Mutual Life Insurance Company State Tracking Number: 39189

Company Tracking Number: 58Q PUAR08

TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life

Product Name: 2001 CSO - PUAR

Project Name/Number: 2001 CSO - PUAR/58Q PUAR08

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Sample SPCB		Yes
Supporting Document	John Doe Sample Pg. 3		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Marketing Disclosure		Yes
Supporting Document	Certificate of Illustration		Yes
Supporting Document	Sample Illustration		Yes
Form	Paid-Up Additional Life Insurance Rider		Yes

SERFF Tracking Number: GPML-125668368 State: Arkansas

Filing Company: Government Personnel Mutual Life Insurance Company State Tracking Number: 39189

Company Tracking Number: 58Q PUAR08

TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: 2001 CSO - PUAR

Project Name/Number: 2001 CSO - PUAR/58Q PUAR08

## Form Schedule

**Lead Form Number:** 58Q PUAR08

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	58Q PUAR08	Policy/Cont Paid-Up Additional ract/Fratern Life Insurance Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		48	58Q PUAR08- basic- bookmarked.p df



## ADDITIONAL PAID-UP LIFE INSURANCE RIDER

### Definitions.

**We, Us, Our** - means Government Personnel Mutual Life Insurance Company (GPM).

**You, Your** - means the Owner of this Policy.

**Final Date** - is the Policy Anniversary at the Insured's Age 75 or the 10th Policy Anniversary, whichever is later.

**Rider Date** - is the Effective Date of this rider.

**Annual Maximum Limit** - is the largest amount of premium that may be paid in a Policy Year for this rider.

**Policy** - is the basic Policy to which this rider is attached.

**Age** - means at any Policy Anniversary, the Insured's Age at the Insured's last birthday. Age is sometimes called Attained Age.

### Benefits.

**L1** You have the right to pay additional premium to purchase paid-up life insurance. While this rider and the Policy are in force, on or within thirty-one (31) days after each scheduled premium is due, additional paid-up life insurance may be purchased on the life of the Insured by paying the rider premium shown on the Schedule Page. Additional paid-up life insurance to be purchased under this rider is shown in the Schedule of Death Benefits included in this rider.

**L2** GPM agrees to provide the benefits of this rider to the beneficiary upon receipt of due proof of the death of the Insured. When such proof is received, We will pay an amount equal to the total amount of additional paid-up life insurance purchased, minus any Indebtedness. Payment is subject to the provisions, terms and conditions of this rider and the Policy.

### Premiums.

**L3** The scheduled premiums for this rider are shown on the Schedule Page and may be paid under one of the following plans:

- (a) Lump sum premium payment due and payable on the Rider Date; or
- (b) Level premium payment payable at the same time and in the same manner as premiums for the Policy; or

- (c) Level premium payment payable at the same time and in the same manner as premiums for the Policy, with initial lump sum premium payment. The lump sum premium is due and payable on the Rider Date. After the Rider Date the level premium payment schedule is effective.

**L4** Additional unscheduled premiums may also be paid at any time, provided each payment is at least \$100 and the total of the scheduled and unscheduled premiums does not exceed the Annual Maximum Limit during any year. The Annual Maximum Limits are shown on the Schedule Page.

### L5 Premiums for this Rider.

- (a) Will not be paid under the Automatic Premium Loan provision of the Policy.
- (b) Will not be waived by GPM under any rider of the Policy which waives premiums upon disability or death; and
- (c) Will not be reduced by any Policy Dividend under any dividend option.

### Acceptance of Premiums.

**L6** The Insured must be alive on the date We receive a premium payment. Payments under this rider will be accepted if:

- (a) Premiums on the Policy are received as they are due;
- (b) We are not waiving premiums for the Policy under any rider of the Policy which waives premiums upon disability or death;
- (c) Total payments for the Policy Year under this rider do not exceed the Annual Maximum Limit.

Payments not accepted by GPM will be refunded.

**L7** GPM will apply payments received for this rider, the Policy and other Policy benefits and riders in the following order:

- (a) To pay premiums due on the Policy, and any benefits and riders attached to the Policy; and
- (b) To purchase an amount of additional paid-up life insurance under this rider.

## ADDITIONAL PAID-UP LIFE INSURANCE RIDER - Continued

**L8** GPM will send You a statement confirming the amount of any unscheduled payment, the date it was received and the amount of insurance purchased.

### **Amount Of Additional Paid-Up Life Insurance.**

**L9** The amount of additional paid-up life insurance purchased by each premium payment, regardless of frequency, will be additional paid-up life insurance based on the Insured's Attained Age. The amount of death benefit purchased at each Attained Age for each premium received under this rider will be equal to (a) minus (b), divided by (c), where these terms are defined as follows:

- (a) Is the premium received;
- (b) Is an expense load of .047619 times the premium received; and
- (c) Is the net single premium shown in the Table on Page 5.

A Schedule of Death Benefits Bought by Each \$1.00 Premium Table is included in this rider.

### **Loans.**

**L10** To determine the amount available for loan under this Policy and whether the Policy will terminate due to Indebtedness, the Cash Value of this rider will be added to the Cash Value of the Policy.

Policy loans and repayments of loan will be first applied to the Policy and then to this rider.

The loan interest rate will be that of the Policy.

The amount of Indebtedness shall be apportioned to this rider in the same ratio as the rider Cash Value is to the total Cash Value.

### **Cash Value.**

**L11** While the Insured is alive, this rider has a Cash Value. A Table of Guaranteed Cash Values per \$1,000 of Additional Paid-Up Life Insurance is included in this rider.

**L12** A partial withdrawal of the Cash Value may be made to pay a premium on the Policy. Any other partial withdrawal must be at least \$100.

Unless You tell Us otherwise at the time You request a withdrawal, We will make all withdrawals in this order:

- (a) From the dividends credited to the Policy;
- (b) From the dividends credited to this rider;
- (c) From the Cash Value of paid-up insurance under this rider, which will reduce the amount of paid-up life insurance under this rider.

### **Termination Of Right To Purchase Additional Paid-Up Life Insurance.**

**L13** No further life insurance can be purchased under this rider:

- (a) After the Policy has been surrendered for its Cash Value, or continues as paid-up term insurance or as paid-up life insurance for a reduced amount;
- (b) On or after the Final Date;
- (c) After the Policy becomes paid-up;
- (d) If this rider is surrendered for its full Cash Value;
- (e) On or after the 31st day after the first Policy Anniversary if no premium has been paid to purchase paid-up insurance in the first year;
- (f) On or after the 31st day after the third consecutive Policy Anniversary of any three (3) year period during which no premiums have been paid to purchase paid-up insurance.

## **ADDITIONAL PAID-UP LIFE INSURANCE RIDER - Continued**

### **Annual Report.**

**L14** Each year We will send You a report showing the amount and date of each payment during the year, the amount of paid-up insurance bought by each payment, and any cash withdrawals and reductions in paid-up insurance. The annual report will also show Your total payments and the total amount of paid-up insurance in force.

### **Dividends.**

**L15** This rider will be eligible for dividends. The dividend option for this rider will be the same as the Policy. If the option is to buy paid-up insurance, the net single premium of this rider shall be used to determine the additional paid-up life insurance purchased under this rider. If the option is to reduce premiums, only the premiums for the base Policy and riders other than this rider will be reduced by the dividend.

### **Reinstatement.**

**L16** If Your right to purchase additional paid-up life insurance has ended solely because premiums due on the Policy were not paid in the grace period, You may continue to purchase insurance under this rider once the Policy and this rider have been reinstated.

### **Incontestability.**

**L17** We cannot contest this rider after it has been in force during the lifetime of the Insured for two (2) years from the Policy Date, except for fraud and/or non-payment of premiums.

If this rider is reinstated, We cannot contest the reinstatement after this rider is again in force for two (2) years from the effective date of reinstatement while the Insured is alive except for fraud and/or non-payment of premiums.

We will rely on material representations made in the reinstatement application.

### **Suicide**

**L18** If the Insured commits suicide, while sane or insane, during the first two (2) years this rider is in force, the liability of GPM under this rider shall be limited to the amount of premiums paid under this rider.

### **Right To Surrender.**

**L19** You may request in writing that this rider be surrendered. On receipt by GPM at its Home Office of Your request, the Cash Value of any additional paid-up life insurance previously purchased under this rider will be paid in cash to the Owner. We require the Policy to be returned to Our Home Office for endorsement.

When the Policy terminates, matures as an endowment or is exchanged for another form of Policy, this rider will terminate and the Cash Value of any additional paid-up life insurance under this rider will be paid in cash to the Owner.

### **Policy Provisions.**

**L20** All conditions and provisions of the Policy which are not inconsistent with these rider provisions will apply to this rider.

### **Basis of Values.**

**L21** A detailed statement of the method of determining reserves and values under this rider has been filed with the Insurance Supervisory Official of the state where the rider is applied for. All such values are greater than or equal to the minimums required by law in that state.

## ADDITIONAL PAID-UP LIFE INSURANCE RIDER - Continued

### SCHEDULE OF DEATH BENEFITS BOUGHT BY EACH \$1.00 PREMIUM

Varies by Attained Age, Sex, and Risk Class of the Insured

Attained Age	MALE		FEMALE		Attained Age	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker		Non-Smoker	Smoker	Non-Smoker	Smoker
0	15.27		17.97		50	2.74	2.34	3.07	2.53
1	14.84		17.41		51	2.65	2.27	2.97	2.45
2	14.36	Not	16.83	Not	52	2.57	2.21	2.87	2.38
3	13.87		16.24		53	2.49	2.14	2.78	2.31
4	13.38	Appli-	15.67	Appli-	54	2.41	2.08	2.70	2.25
5	12.90		15.11		55	2.33	2.03	2.61	2.19
6	12.44	cable	14.57	cable	56	2.26	1.97	2.54	2.13
7	11.99		14.04		57	2.19	1.92	2.46	2.07
8	11.56	ages	13.54	ages	58	2.13	1.87	2.39	2.02
9	11.14		13.06		59	2.07	1.83	2.32	1.97
10	10.74		12.59		60	2.01	1.78	2.25	1.92
11	10.35	0-14	12.13	0-14	61	1.95	1.74	2.19	1.87
12	9.98		11.70		62	1.89	1.70	2.12	1.83
13	9.63		11.29		63	1.84	1.66	2.07	1.79
14	9.29		10.89		64	1.79	1.62	2.01	1.74
15	8.97	7.23	10.50	8.37	65	1.75	1.59	1.95	1.70
16	8.67	6.98	10.14	8.07	66	1.70	1.55	1.90	1.67
17	8.39	6.75	9.78	7.79	67	1.66	1.52	1.85	1.63
18	8.12	6.53	9.44	7.51	68	1.62	1.49	1.80	1.59
19	7.86	6.32	9.11	7.25	69	1.58	1.46	1.75	1.56
20	7.61	6.12	8.80	7.00	70	1.54	1.43	1.71	1.53
21	7.37	5.92	8.49	6.75	71	1.50	1.40	1.67	1.49
22	7.13	5.74	8.19	6.52	72	1.47	1.38	1.63	1.46
23	6.90	5.55	7.90	6.29	73	1.44	1.35	1.59	1.44
24	6.67	5.38	7.63	6.07	74	1.40	1.33	1.55	1.41
25	6.45	5.21	7.36	5.86	75	1.38	1.30	1.51	1.38
26	6.24	5.05	7.10	5.66	76	1.35	1.28	1.48	1.36
27	6.03	4.89	6.85	5.46	77	1.32	1.26	1.45	1.34
28	5.83	4.74	6.61	5.27	78	1.29	1.24	1.41	1.31
29	5.64	4.59	6.38	5.09	79	1.27	1.22	1.38	1.29
30	5.45	4.44	6.15	4.92	80	1.25	1.20	1.35	1.27
31	5.26	4.30	5.94	4.75	81	1.23	1.19	1.33	1.25
32	5.08	4.16	5.73	4.59	82	1.21	1.17	1.30	1.23
33	4.91	4.02	5.53	4.43	83	1.19	1.16	1.28	1.21
34	4.74	3.89	5.34	4.28	84	1.17	1.14	1.25	1.20
35	4.58	3.76	5.15	4.14	85	1.16	1.13	1.23	1.18
36	4.42	3.64	4.97	4.00	86	1.14	1.12	1.21	1.17
37	4.27	3.52	4.80	3.86	87	1.13	1.11	1.19	1.16
38	4.12	3.41	4.64	3.74	88	1.11	1.10	1.17	1.14
39	3.98	3.29	4.48	3.61	89	1.10	1.09	1.16	1.13
40	3.84	3.19	4.32	3.49	90	1.09	1.08	1.14	1.12
41	3.71	3.09	4.17	3.38	91	1.08	1.07	1.13	1.11
42	3.59	2.99	4.03	3.27	92	1.07	1.06	1.11	1.10
43	3.46	2.89	3.89	3.16	93	1.06	1.05	1.09	1.08
44	3.35	2.81	3.76	3.06	94	1.05	1.05	1.07	1.07
45	3.24	2.72	3.63	2.96	95	1.04	1.04	1.06	1.05
46	3.13	2.64	3.51	2.86					
47	3.03	2.56	3.39	2.77					
48	2.93	2.48	3.28	2.69					
49	2.83	2.41	3.17	2.61					

Note: The amount of additional paid-up life insurance purchased per one dollar of premium on a date during a Policy Year is determined by interpolation between the values for the anniversary immediately preceding and immediately following that date.

## ADDITIONAL PAID-UP LIFE INSURANCE RIDER - Continued

TABLE OF GUARANTEED CASH VALUES PER \$1,000 OF ADDITIONAL PAID-UP LIFE INSURANCE  
Varies by Attained Age, Sex, and Risk Class of the Insured

Attained Age	MALE		FEMALE		Attained Age	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker		Non-Smoker	Smoker	Non-Smoker	Smoker
0	62.37		52.99		50	347.35	407.08	310.37	376.89
1	64.18		54.70		51	358.96	419.34	320.71	388.37
2	66.30	Not	56.59	Not	52	370.87	431.82	331.27	399.96
3	68.64		58.63		53	383.06	444.46	342.04	411.66
4	71.16	Appli-	60.78	Appli-	54	395.50	457.20	353.02	423.45
5	73.81		63.03		55	408.15	469.99	364.22	435.33
6	76.56	cable	65.38	cable	56	420.99	482.82	375.61	447.28
7	79.42		67.82		57	434.04	495.68	387.20	459.31
8	82.39	ages	70.33	ages	58	447.32	508.67	398.97	471.43
9	85.48		72.95		59	460.88	521.84	410.95	483.65
10	88.68		75.67		60	474.67	535.14	423.14	495.96
11	92.01	0-14	78.49	0-14	61	488.65	548.48	435.56	508.37
12	95.43		81.39		62	502.75	561.75	448.20	520.87
13	98.93		84.39		63	516.92	574.86	461.06	533.46
14	102.52		87.48		64	531.13	587.81	474.15	546.17
15	106.15	131.71	90.66	113.74	65	545.40	600.63	487.46	558.98
16	109.79	136.39	93.96	117.96	66	559.75	613.40	500.98	571.88
17	113.49	141.09	97.35	122.30	67	574.22	626.20	514.71	584.87
18	117.24	145.84	100.87	126.77	68	588.82	639.08	528.62	597.92
19	121.10	150.68	104.51	131.39	69	603.59	652.09	542.70	611.01
20	125.11	155.64	108.28	136.15	70	618.49	665.21	556.95	624.11
21	129.27	160.75	112.21	141.07	71	633.46	678.40	571.33	637.16
22	133.59	166.02	116.27	146.17	72	648.40	691.51	585.80	650.14
23	138.10	171.45	120.49	151.44	73	663.22	704.46	600.35	663.00
24	142.78	177.04	124.88	156.90	74	677.95	717.33	614.97	675.72
25	147.65	182.80	129.43	162.55	75	692.59	730.11	629.64	688.34
26	152.69	188.73	134.15	168.38	76	707.15	742.77	644.34	700.86
27	157.90	194.82	139.04	174.41	77	721.57	755.29	659.06	713.29
28	163.31	201.13	144.10	180.64	78	735.78	767.56	673.78	725.62
29	168.95	207.70	149.34	187.07	79	749.65	779.47	688.51	737.84
30	174.84	214.55	154.77	193.72	80	763.14	790.99	703.23	749.98
31	180.98	221.70	160.39	200.59	81	776.19	802.09	717.78	761.81
32	187.38	229.13	166.21	207.68	82	788.79	812.77	731.97	773.09
33	194.03	236.86	172.23	215.00	83	800.99	823.13	745.84	783.87
34	200.93	244.86	178.46	222.54	84	812.78	833.19	759.44	794.22
35	208.10	253.14	184.88	230.28	85	824.10	842.88	772.74	804.17
36	215.52	261.72	191.52	238.25	86	834.90	852.05	785.87	813.98
37	223.21	270.56	198.37	246.45	87	845.12	860.67	798.70	823.52
38	231.16	279.67	205.44	254.91	88	854.76	868.71	810.98	832.50
39	239.37	289.04	212.77	263.64	89	863.82	876.21	822.77	841.01
40	247.86	298.68	220.36	272.65	90	872.35	883.19	834.29	849.35
41	256.61	308.57	228.20	281.94	91	880.53	889.86	846.30	858.49
42	265.63	318.68	236.30	291.51	92	888.60	896.49	859.19	868.90
43	274.91	329.00	244.67	301.35	93	896.73	903.25	872.53	880.14
44	284.43	339.51	253.30	311.47	94	905.15	910.40	886.10	892.05
45	294.21	350.18	262.19	321.84	95	914.21	918.25	899.93	904.45
46	304.23	361.04	271.33	332.46	96	924.69	927.53	914.57	917.67
47	314.52	372.10	280.73	343.30	97	937.76	939.46	931.20	932.96
48	325.11	383.43	290.37	354.35	98	955.33	955.96	952.25	952.91
49	336.06	395.09	300.25	365.55	99	980.64	980.69	980.65	980.66
					100	1,000.00	1,000.00	1,000.00	1,000.00

Note: The amount of cash surrender value per \$1,000 of additional paid-up life insurance on a date during a Policy Year is determined by interpolation between the values for the anniversary immediately preceding and immediately following that date.

GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY  
(Referred to above as GPM)



C. Alan Ferguson  
Secretary

## ADDITIONAL PAID-UP LIFE INSURANCE RIDER - Continued

### TABLE OF GUARANTEED CASH, LOAN AND DEATH BENEFIT VALUES

END OF POLICY YEAR	ATTAINED AGE OF INSURED	POLICY ANNIVERSARY IN YEAR	PREMIUM	GUARANTEED CASH OR LOAN VALUE	DEATH BENEFIT
--------------------------	-------------------------------	----------------------------------	---------	-------------------------------------	------------------

The scheduled premiums are indicated above. If premiums are stopped, changed or any unscheduled premium payments are made, the values will be different.

<i>SERFF Tracking Number:</i>	<i>GPML-125668368</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Government Personnel Mutual Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39189</i>
<i>Company Tracking Number:</i>	<i>58Q PUAR08</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2001 CSO - PUAR</i>		
<i>Project Name/Number:</i>	<i>2001 CSO - PUAR/58Q PUAR08</i>		

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: GPML-125668368 State: Arkansas  
Filing Company: Government Personnel Mutual Life Insurance Company State Tracking Number: 39189  
Company Tracking Number: 58Q PUAR08  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: 2001 CSO - PUAR  
Project Name/Number: 2001 CSO - PUAR/58Q PUAR08

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice 05/28/2008  
**Comments:**  
**Attachments:**  
Certification - 1.pdf  
Certification - 3.pdf  
Readability Certification.pdf  
Certification - 2.pdf

### Review Status:

**Satisfied -Name:** Sample SPCB 05/28/2008  
**Comments:**  
Sample "John Doe"  
**Attachment:**  
John Doe Sample SPCB - Basic.pdf

### Review Status:

**Satisfied -Name:** John Doe Sample Pg. 3 05/28/2008  
**Comments:**  
**Attachment:**  
John Doe Sample Page 3.pdf

### Review Status:

**Satisfied -Name:** Statement of Variability 05/28/2008  
**Comments:**  
Only "John Doe" items considered variable.  
**Attachment:**  
Statement of Variability.pdf

### Review Status:



<i>SERFF Tracking Number:</i>	<i>GPML-125668368</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Government Personnel Mutual Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39189</i>
<i>Company Tracking Number:</i>	<i>58Q PUAR08</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>

<i>Product Name:</i>	<i>2001 CSO - PUAR</i>
<i>Project Name/Number:</i>	<i>2001 CSO - PUAR/58Q PUAR08</i>

<b>Satisfied -Name:</b>	Marketing Disclosure	05/28/2008
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**Comments:**  
Marketing Disclosure

**Attachment:**  
58QMKD.pdf

*SERFF Tracking Number:* GPML-125668368 *State:* Arkansas  
*Filing Company:* Government Personnel Mutual Life Insurance *State Tracking Number:* 39189  
*Company*  
*Company Tracking Number:* 58Q PUAR08  
*TOI:* L07I Individual Life - Whole *Sub-TOI:* L07I.101 Fixed/Indeterminate Premium - Single  
Life  
*Product Name:* 2001 CSO - PUAR  
*Project Name/Number:* 2001 CSO - PUAR/58Q PUAR08

**Review Status:**

**Satisfied -Name:** Certificate of Illustration

06/02/2008

**Comments:**

**Attachment:**

Certification of Illustration Actuary.pdf

AR certification1

ARKANSAS

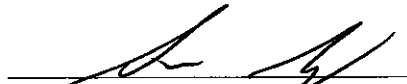
SUBJECT - Individual Life   X   Individual Annuity                     

INSURER - GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY

FORM NUMBER

**58Q PUAR08**

This submission meets the provisions of Rule and Regulation 19, "Unfair sex discrimination in the sale of insurance" as well as all applicable requirements of this Department.



Sean Staggs, FSA, MAAA

Assistant Vice President & Associate Actuary

AR certification3

ARKANSAS

SUBJECT -

Individual Life

  X  

Individual Annuity

INSURER - GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY

FORM NUMBER

**58Q PUAR08**

On behalf of Government Personnel Mutual Life Insurance Company, I hereby certify that the company is in compliance with Regulation 49 in that we will issue a Life and Health notice to each policy owner.



Sean Staggs, FSA, MAAA

Assistant Vice President & Associate Actuary

02AR

ARKANSAS

SUBJECT - Individual Life   X   Individual Annuity           

INSURER - GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY

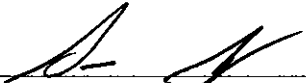
FORM NUMBER

FLESCH SCORE

**58Q PUAR08**

**48.3**

This is to certify that the above referenced form has achieved a Flesch Reading Ease Score, as indicated, and complies with the requirements of Arkansas Stat. Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.



Sean Staggs, FSA, MAAA

Assistant Vice President & Associate Actuary

AR certification2

ARKANSAS

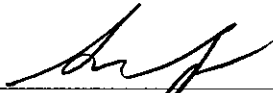
SUBJECT - Individual Life     X     Individual Annuity                     

INSURER - GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY

FORM NUMBER

**58Q PUAR08**

On behalf of Government Personnel Mutual Life Insurance Company, I hereby certify that I have reviewed Bulletin 11-83 and the form complies with these guidelines.



Sean Staggs, FSA, MAAA

Assistant Vice President & Associate Actuary

# STATEMENT OF POLICY COST AND BENEFIT INFORMATION - POLICY SUMMARY

Insured on Rider:	[John Doe]	Policy Number:	[58QPUAR08]
Initial Sum Insured:	[\$5,038]	Rider Effective Date:	[01-01-2008]
State:	[TX]	Issue Age:	[35]
Initial Annual Premium:	[\$100.00]	Plan Code:	[PUR08]
		Policy Class:	[ Non-Tobacco ]

-----ANNIVERSARY-----						
END OF YEAR	AT AGE	IN YEAR	ANNUAL PREMIUM	GUARANTEED CASH VALUE	DEATH BENEFIT AT END OF YEAR	ANNUAL DIVIDEND
[1	[36	[2009	[\$ 1,100.00	[\$ 1,085.81	[\$ 5,038.00	[\$ x.xx
2	37	2010	100.00	1,223.20	5,480.00	x.xx
3	38	2011	100.00	1,365.48	5,907.00	x.xx
4	39	2012	100.00	1,512.59	6,319.00	x.xx
5	40	2013	100.00	1,664.86	6,717.00	x.xx
6	41	2014	100.00	1,822.20	7,101.00	x.xx
7	42	2015	100.00	1,984.80	7,472.00	x.xx
8	43	2016	100.00	2,152.81	7,831.00	x.xx
9	44	2017	100.00	2,325.82	8,177.00	x.xx
10	45	2018	100.00	2,504.30	8,512.00	x.xx
11	46	2019	100.00	2,688.17	8,836.00	x.xx
12	47	2020	100.00	2,877.50	9,149.00	x.xx
13	48	2021	100.00	3,072.93	9,452.00	x.xx
14	49	2022	100.00	3,274.88	9,745.00	x.xx
15	50	2023	100.00	3,483.18	10,028.00	x.xx
16	51	2024	100.00	3,698.00	10,302.00	x.xx
17	52	2025	100.00	3,918.99	10,567.00	x.xx
18	53	2026	0.00	4,146.20	10,824.00	x.xx
19	54	2027	0.00	4,379.38	11,073.00	x.xx
20	55	2028	0.00	4,617.83	11,314.00	x.xx
25	60	2033	0.00	5,370.43	11,314.00	x.xx
27	62	2035	0.00	5,688.17	11,314.00	x.xx
30]	65]	2038]	0.00]	6,170.67]	11,314.00]	x.xx]

Dividends are based on the company's current dividend scale and are not guaranteed. The dividend scale is subject to change at any time and for any reason. This summary assumes no policy loans. Policy loans will reduce dividends.

Continued on back of page

**THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES, DIVIDENDS, AND VALUES SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.**

# STATEMENT OF POLICY COST AND BENEFIT INFORMATION - POLICY SUMMARY

	INSURANCE COVERAGE	INSURED	AGE	INITIAL BENEFIT AMOUNT	INITIAL ANNUAL PREMIUM
[PUR08	Additional Paid-Up Insurance Rider	John Doe	35	\$1,100.00	\$100.00]

Life Insurance Interest Adjusted Cost Comparison Indexes per \$1,000 (Assumes that the time value of money is 5% per year):

	Guaranteed		Current	
	10 Year	20 Year	10 Year	20 Year
Surrender Cost Comparison Index	[ \$xx.xx	\$xx.xx	\$xx.xx	\$xx.xx
Net Payment Cost Comparison Index	\$xx.xx	\$xx.xx	\$xx.xx	\$xx.xx
Equivalent Level Annual Dividend	N/A	N/A	\$xx.xx	\$xx.xx]

An explanation of the intended use of these indexes is included in the Life Insurance Buyers Guide.

The fixed policy loan rate for all policy years is 7.40% payable in advance. This is an effective annual loan interest rate of 8.00%.

This statement provides general information about the rider identified on Page 1. Refer to provisions of the rider for answers to specific questions regarding premiums, benefits and options.

Agent: [John Dogood

123 Main Street  
Anytown, TX 12345

Phone: 123-456-7890]



SCHEDULE PAGE

PLAN	COVERAGE DESCRIPTION	SUM INSURED	POLICY CLASS	ANNUAL PREMIUM	BENEFIT CEASES
[WL08	Whole Life Policy	\$25,000	100%	\$360.25	2073 ]
[			Non-Tobacco Use ]		

POLICY NUMBER:

[58P LIF08]

POLICY DATE:

[January 1, 2008]

NAME OF INSURED:

[John Doe]

AGE AT ISSUE/SEX:

[35      Male]

ANNUAL PREMIUM:

[\$360.25]

OWNER:

[John Doe]

CASH VALUE INTEREST RATE: 5.00 PERCENT  
PAID-UP INSURANCE INTEREST RATE: 5.00 PERCENT  
INTEREST RATE FOR RESERVES: 4.00 PERCENT (ALL YEARS)  
VALUATION METHOD: COMMISSIONER'S RESERVE  
MORTALITY TABLE: 2001 CSO Standard Mortality Table, Age Last  
                                    Birthday, Male/Female


The owner and beneficiary are  
as stated in the application  
unless later changed.

Statement of Variability

INSURER - GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY  
P. O. BOX 659567, SAN ANTONIO, TEXAS 78265-9567

FORM NUMBER    **58Q PUAR08**

This is to certify that any changes in the information on the policy computer pages will  
require the company to submit the new computer page(s) to the Department for prior approval  
- except for changes in "John Doed" information specifically relating to a particular insured.

  
\_\_\_\_\_  
Sean Staggs, FSA, MAAA  
Assistant Vice President & Associate Actuary

**MAY 20 2008**  
\_\_\_\_\_  
DATE

MKD

GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY  
San Antonio, Texas

DISCLOSURE OF MARKETING INTEREST AND INFORMATION

FORM NUMBER - 58O WPD08

1. Marketed on individual basis.
2. No special market intended.
3. No deviation from standard underwriting rules.
4. No limitation of use.
5. No changes in benefits.
6. Commissions and gross premium rates are consistent with GPM's other plans.
7. No deviation from GPM's usual retention. ☐

**STATE OF TEXAS  
COUNTY OF BEXAR**

**Certification of Illustration Actuary**

This certification shall apply to the following new policy form(s):

Form: 58Q PUAR08  
Additional Paid-Up Life Insurance Rider

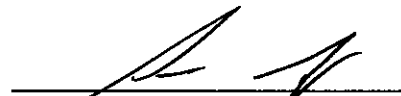
I have been named by the Board of Directors of Government Personnel Mutual Life Insurance Company (GPM) as the Illustration Actuary with the responsibility of making the certifications for all plans of insurance subject to the Life Insurance Illustrations Regulation (Regulation) for this state. I am a member of the American Academy of Actuaries in good standing. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

I certify to the best of my knowledge and belief that:

1. The scale of non-guaranteed elements used in illustrating Form 58Q PUAR08 meets the requirements of the Regulation.
2. The disciplined current scale for this plan is in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board.
3. The method used to allocate overhead expenses for this policy form was:

A generally recognized expense table based on fully allocated expenses representing a significant portion of insurance companies and approved by the National Association of Insurance Commissioners or by the Commissioner.

Signed at San Antonio, Texas This 30<sup>th</sup> day of May, 2008

  
Sean Staggs, FSA, MAAA  
Illustration Actuary